

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
BANK OF AMERICA, N.A.

In Re:  
Dianna Guadagnino,  
  
Debtor.



Order Filed on December 9, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-12951 RG

Adv. No.:

Hearing Date: 10/29/19 @ 10:00 a.m.

Judge: Rosemary Gambardella

### ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 9, 2019**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Dianna Guadagnino

Case No: 17-12951 RG

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 194 Pine Street, Jersey City, NJ, 07304, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David Edelberg, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 1, 2019, the loan is four months delinquent under the terms of the order dated April 14, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the April 14, 2019 is hereby modified as follows: the maturity date is hereby extended by four months from February 1, 2049 to July 1, 2049 in order to account for the four missing payments; and

It is further **ORDERED, ADJUDGED and DECREED** that the payments shall resume December 1, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that no other terms of the April 14, 2019 payment have changed; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Dianna Guadagnino  
DebtorCase No. 17-12951-RG  
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 2  
Total Noticed: 2

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db +Dianna Guadagnino, 287 Communipaw Avenue, Jersey City, NJ 07304-4003  
aty +Cullen and Dykman LLP, 433 Hackensack Avenue, Hackensack, NJ 07601-6452Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

Anna Landa on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington mortgage Loan Trust, Series 2006-FRE1 Asset-Backed Pass-Through Certificates cmartin@pralc.com, ecf6@ecf.courtdrive.com

David Edelberg on behalf of Debtor Dianna Guadagnino dedelberg@cullenanddykman.com, edelbergdr82964@notify.bestcase.com

David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov

David L. Stevens on behalf of Creditor Avram Frisch dstevens@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov

Emmanuel J. Argentieri on behalf of Creditor M & T BANK, SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK bk@rgalegal.com

Keri P. Ebeck on behalf of Creditor Carrington Mortgage Services, LLC, the loan servicing agent for Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2006-FRE1 Asset-Backed Pass-Through Certificates kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Lauren Rebecca Jacoby on behalf of Creditor Navient Solutions, LLC lrjacoby@jacobyllawonline.com

Melissa N. Licker on behalf of Creditor Specialized Loan Servicing, LLC NJ\_ECF\_Notices@mccalla.com

Nancy Isaacson on behalf of Creditor Liquidity Solutions nisaacson@greenbaumlaw.com

Nancy Isaacson on behalf of Transferee Liberty Park Commons, LLC nisaacson@greenbaumlaw.com

Nicholas Paul Edwards on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington mortgage Loan Trust, Series 2006-FRE1 Asset-Backed Pass-Through Certificates nedwards@shp-law.com, amckenzie@huntonak.com; plozano@huntonak.com

Ramanjit K. Chawla on behalf of Creditor State Of New Jersey ramanjit.chawla@dol.lps.state.nj.us

Robert S. Roglieri on behalf of Creditor Donald V. Biase rroglieri@msbnj.com, mmassoud@msbnj.com

Scott D. Sherman on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington mortgage Loan Trust, Series 2006-FRE1 Asset-Backed Pass-Through Certificates ssbankruptcy@minionsherman.com

Shoshana Schiff on behalf of Creditor Donald V. Biase sschiff@msbnj.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-AB1, Mortgage Pass-Through Certificates, Series 2006-AB1 ecf@powerskirn.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee for  
MASTR Asset Backed Securities Trust 2006-AB1, Mortgage Pass-Through Certificates, Series  
2006-AB1 ecf@powerskirn.com

TOTAL: 20